

# AMERICO Platinum Assure Series

Simple. Secure. Guaranteed.

## Agent Guide

Policy Series 271



- Multi-year guaranteed interest rates
- “Walk-away” surrender charge periods
- 10% penalty-free withdrawals
- Systematic monthly interest

# Platinum Assure Series at a Glance

## Target Issue Ages:

0-90, age last birthday

## Minimum Premium:

\$10,000

## Maximum Premium:

\$1,000,000 without prior Home Office approval

## Markets:

Qualified (IRA, KEOGH, and SEP)

Non-qualified

## Maturity Date:

Attained age 95 or 10 years, whichever is later. Prior to annuitization, can be changed at the election of the Owner.

## Highlights

Americo Platinum Assure Series offers multi-year guarantee annuities. Each is a single premium deferred annuity that provides a guaranteed rate of interest for the period selected.

- Multi-year guaranteed interest rates.
- True “walk-away” surrender charge periods.
- 10% penalty-free withdrawals available every year, including the first year.
- Systematic monthly interest option.
- 45-day rate lock.
- Nursing Home Endorsement available at no additional charge.
- Full Account Value at death.

## Product Specifications

### Interest Rate Guarantees

The initial interest rate is guaranteed for the entire guarantee period. After the guaranteed period a renewal interest rate will be credited and is subject to change at any time. The renewal interest rate is guaranteed never to be less than 1%.

### Minimum Guaranteed Value

Your client is guaranteed never to receive less than 87.5% of the single premium, less any partial surrenders, with daily interest compounded at the minimum guaranteed interest rate. State variations exist.

### Rate Lock Period

The rate lock period is 45 days from the date application is received by the Home Office. If money is received within the rate lock period, the guarantee period interest rate will be the rate in effect on the date the application was received.

If the money is received after the rate lock period, the guarantee period interest rate will be the rate in effect on the date premium is received.

### Penalty-Free Withdrawals

Once during each contract year, including the first year, up to 10% of the Account Value may be withdrawn, and surrender charges will be waived. The minimum withdrawal is \$500, and the remaining surrender value must be at least \$2,000. A commission chargeback will be assessed on withdrawals made in the first year.

### Death Benefit

In all contract years, the death benefit is equal to the full Account Value (prior to annuitization).

### Loans (403(b) only)

A loan provision is included by endorsement to the contract when it is issued as part of a 403(b) plan. Subject to restrictions, including those imposed by Internal Revenue Code, the owner may borrow from the Surrender Value subject to a minimum of \$250 and a maximum of 50% of the Account Value not to exceed \$50,000. The loan must be repaid within five years unless its purpose is to acquire the main residence of the owner. Even when the owner borrows against the policy, the entire accumulation account, including the amount borrowed, continues to grow at the declared interest rate. A loan processing charge of \$25 is deducted from the Account Value for each loan taken. Loans may be taken at any time while the contract is in force.

## Surrender Charge

Should your client need to surrender the annuity contract early or take a withdrawal in excess of the 10% annual penalty-free withdrawal privilege, a surrender charge may apply. The following chart shows the surrender charges for each guarantee period.

CONTRACT YEAR	1-YEAR GUARANTEE PRODUCT	2-YEAR GUARANTEE PRODUCT	3-YEAR GUARANTEE PRODUCT	4-YEAR GUARANTEE PRODUCT	5-YEAR GUARANTEE PRODUCT	6-YEAR GUARANTEE PRODUCT	7-YEAR GUARANTEE PRODUCT	8-YEAR GUARANTEE PRODUCT	9-YEAR GUARANTEE PRODUCT	10-YEAR GUARANTEE PRODUCT
1	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
2	0%	8%	8%	8%	8%	8%	8%	8%	8%	8%
3	0%	0%	7%	7%	7%	7%	7%	7%	7%	7%
4	0%	0%	0%	6%	6%	6%	6%	6%	6%	6%
5	0%	0%	0%	0%	5%	5%	5%	5%	5%	5%
6	0%	0%	0%	0%	0%	4%	4%	4%	4%	4%
7	0%	0%	0%	0%	0%	0%	3%	3%	3%	3%
8	0%	0%	0%	0%	0%	0%	0%	2%	2%	2%
9	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%
10+	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Please note: All guaranteed periods may not be available at all times. Please contact Americo Sales Support or go to [www.americo.com](http://www.americo.com) for available periods and current rates.

### "Walk-away" surrender charge periods

At the end of the guarantee period, your client has options. They can either surrender the contract with no surrender charge penalty or they may leave their accumulated value to grow tax-deferred. If they choose to leave their money in the annuity, it will continue to grow at the current declared interest rate with no new surrender charges.

### Market Value Adjustment (MVA) Feature

Due to fluctuations in the general interest rate environment, this annuity, like many others, contains a Market Value Adjustment (MVA) feature. With an MVA, the surrender value may increase or decrease depending on changes in the U.S. Treasury rates. The adjustment applies to amounts received upon a partial or full surrender, if made during the guarantee period. It also applies if the policy is annuitized during the guarantee period regardless of whether or not the surrender charges are waived under certain provisions. The adjustment does not apply when funds are withdrawn under the 10% penalty-free withdrawal provision. The MVA feature applies in most states.

### Annuitization

The owner may annuitize the policy for a guaranteed income at any time, subject to surrender charges. Various income options are available, including single and joint life options.

- ▶ Life income only
- ▶ Life income with guaranteed fixed period certain
- ▶ Fixed period certain only
- ▶ Payments of a fixed amount
- ▶ Proceeds held at interest only

Please contact Sales Support for detailed information on the income options.

## Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement 4139

After contract issue, if the owner is confined for at least 90 consecutive days in a qualified nursing home or hospital, all surrender charges will be waived. The surrender request plus proof of confinement must be received in the Home Office before discharge or within 30 days after discharge. There is no charge for this endorsement, and it is automatically added to every contract issued. (May not be available in all states.)

# Americo Contact Information

**Americo.com:** Access product information, forms, and consumer-friendly information, and download quote software at our agent website, [www.americo.com](http://www.americo.com).

**Sales Support:**  
800.231.0801 or  
[salesupport@americo.com](mailto:salesupport@americo.com)  
Monday – Friday 8:00 A.M.  
to 5:00 P.M., central.

**Agent Contact Center:**  
800.231.0801 or *pending*.  
[business@americo.com](mailto:business@americo.com)  
Monday – Friday 8:00 A.M.  
to 5:00 P.M., central.

**Submitting the  
Americo Application:**  
Submit new business applications by faxing the applications with the Faxed Application Transmittal Form (#AFSFAX2002) to 800.395.9261.

A maximum of eight applications may be sent per transmittal form. Please retain the original application(s) for your files - do not mail.

Fax Underwriting and  
Delivery Requirements to  
800.395.9238.



Americo Financial Life and  
Annuity Insurance Company  
300 W. 11th Street  
Kansas City, MO 64105

## About Amerigo

For over 100 years, Amerigo Life, Inc.'s family of insurance companies has been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.<sup>1</sup> We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your individual situation.

Innovative thinking and sound investment decisions have helped us build a strong financial foundation for our business. Today, Americo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States<sup>2</sup> with \$6.5 billion in assets for year-end 2018.<sup>3</sup>

<sup>1</sup>Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

<sup>2</sup>"Admitted Assets, Top Life Writers-2018," A.M. Best Co., as of September 2018.

<sup>3</sup>Information is as of year end 2018 on a consolidated basis for Americo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

## Important Information

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY.

*This annuity is intended to be a long-period retirement instrument. If your client keeps this annuity only a few years, contract values may be less than the total contributions due to surrender charges, income tax and IRS penalties.*

*Any illustrations of future value used in a sales presentation are provided only for illustrative purposes. Any such illustration must not be regarded as guaranteed or as estimated future performance unless it is based solely on the minimum guaranteed interest rates.*

*Products are underwritten by Americo Financial Life and Annuity Insurance Company (Amerigo), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. Some riders are optional and available for an additional cost. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the contract.*

*The contract does not directly participate in any stock or equity investments.*

*Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.*

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How and when you will save for retirement are some of the most important financial decisions that you may make in your life. You want peace of mind that your money is secure, has the opportunity to grow, and will be there when you need it. With Amerigo Platinum Assure 5, you can feel comfortable knowing that your money is earning a guaranteed interest rate for the entire 5-year period.

#### Tax-Deferred Growth

All earnings in your Amerigo Platinum Assure 5 annuity will grow income tax deferred until withdrawn. That means money that would have otherwise been used to pay taxes can remain in your annuity and compound over time.

#### Safety and Security

The interest rate for your Platinum Assure 5 annuity is guaranteed for the entire 5-year period. After the 5-year period, you can choose to withdraw your money without any penalties.

#### Ability to Access your Money

Withdraw up to 10% of your Account Value once in each contract year without incurring a surrender charge or Market Value Adjustment. Amounts taken in excess of the 10% may be subject to charges and Market Value Adjustments.

#### Death Benefit

Your beneficiaries will receive the full Account Value of your Platinum Assure 5 annuity.

#### Nursing Home Waiver

Platinum Assure 5 provides a Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (Endorsement 4139). If you are subsequently confined to a qualified nursing home or hospital for at least 90 consecutive days, this waiver provides access to your entire Account Value with no surrender charges. (May not be available in all states.)

#### Early Withdrawal

Should you need to terminate your policy early, or take a withdrawal in excess of the 10% annual penalty-free withdrawal privilege, a surrender charge will apply. After the 5-year period is complete there are no charges.

YEAR	1	2	3	4	5	6+
SURRENDER CHARGE	9%	8%	7%	6%	5%	0%

#### Market Value Adjustment Feature

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Innovative thinking has helped us build a strong financial foundation for our business. Americo Financial Life and Annuity Insurance Company (Americo) is a member of the Americo Life Inc., family of companies. Americo Life Inc., is one of the largest, independent, privately held insurance groups in the United States<sup>2</sup> with \$7.0 billion in assets for year-end 2019.<sup>3</sup>

<sup>1</sup>Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

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## Important Information

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Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

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Any illustrations of future values used in a sales presentation are provided only for illustrative purposes. Any such illustration must not be regarded as guaranteed or as estimated future performance unless it is based solely on the minimum guaranteed interest rates.

The contract does not directly participate in any stock or equity investments.

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# Make your money work for you with monthly interest income

One of the many benefits of owning a Platinum Assure 5 Annuity is the option to take systematic monthly interest income. **This means that you will receive monthly checks for the current interest earned each month while your original premium remains intact.**

You can begin taking this income as early as after one month of owning the policy. Let's take a look at how this works for various single premium amounts, assuming interest income begins one month after your contract becomes effective. The actual monthly income receive will vary based on the number of days in each month.

**3.20%**  
Guaranteed for 5 years<sup>2</sup>

Single Premium Amount	Monthly Interest Income, Guaranteed for Five Years <sup>1</sup>	Total Interest Income Received over Five years	Account value at end of five years
<b>\$500,000</b>	\$1,314.17	<b>\$78,850</b>	\$500,000
<b>\$350,000</b>	\$919.92	<b>\$55,195</b>	\$350,000
<b>\$200,000</b>	\$525.67	<b>\$31,540</b>	\$200,000
<b>\$150,000</b>	\$394.25	<b>\$23,665</b>	\$150,000
<b>\$100,000</b>	\$262.83	<b>\$15,769</b>	\$100,000
<b>\$90,000</b>	\$236.55	<b>\$14,193</b>	\$90,000
<b>\$80,000</b>	\$210.27	<b>\$12,616</b>	\$80,000
<b>\$70,000</b>	\$183.98	<b>\$11,038</b>	\$70,000
<b>\$60,000</b>	\$157.70	<b>\$9,462</b>	\$60,000
<b>\$50,000</b>	\$131.42	<b>\$7,885</b>	\$50,000
<b>\$40,000</b>	\$105.13	<b>\$6,307</b>	\$40,000
<b>\$30,000</b>	\$78.85	<b>\$4,731</b>	\$30,000
<b>\$25,000</b>	\$65.71	<b>\$3,942</b>	\$25,000

**Receive this monthly check with the interest income option,  
plus your original premium remains intact!**

<sup>1</sup>Values assume no additional withdrawals and an interest rate of 3.20%. Monthly interest will vary based on the number of calendar days each month. <sup>2</sup>Rate current as of July 29, 2020.

Rates are subject to frequent change, please check with your agent for current rates. Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Tax information is subject to interpretation of current tax laws. Please consult a qualified, professional legal or tax advisor regarding the information and concepts contained in this material. Americo Financial Life and Annuity Insurance Company is authorized to do business in all states and the District of Columbia, except NY. Platinum Assure 5 underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Monthly Interest Income offered by current company practice and is subject to change. Some products and benefits may not be available in all states or for all periods. Certain restrictions apply. Consult policy and riders for all limitations and exclusions.

# Watch your nest egg grow with Platinum Assure 5



**3.20%**  
Guaranteed for 5 years<sup>2</sup>

Since Platinum Assure 5 offers a 5-year guaranteed rate, you will know how much money you will have at the end of the five years. Also, since Platinum Assure 5 is tax-deferred, you will not have to pay income taxes until the money is withdrawn. This means you earn interest on the money that normally would have been spent on taxes. Take a look at how fast your money can grow in a Platinum Assure 5 annuity:

## End of Year Account Value:<sup>1</sup>

Single Premium Amount	1	2	3	4	5
<b>\$5,000</b>	\$5,160	\$5,325	\$5,496	\$5,671	\$5,853
<b>\$10,000</b>	\$10,320	\$10,650	\$10,991	\$11,343	\$11,706
<b>\$15,000</b>	\$15,480	\$15,975	\$16,487	\$17,014	\$17,559
<b>\$20,000</b>	\$20,640	\$21,300	\$21,982	\$22,686	\$23,411
<b>\$25,000</b>	\$25,800	\$26,626	\$27,478	\$28,357	\$29,264
<b>\$30,000</b>	\$30,960	\$31,951	\$32,973	\$34,028	\$35,117
<b>\$40,000</b>	\$41,280	\$42,601	\$43,964	\$45,371	\$46,823
<b>\$50,000</b>	\$51,600	\$53,251	\$54,955	\$56,714	\$58,529
<b>\$60,000</b>	\$61,920	\$63,901	\$65,946	\$68,057	\$70,234
<b>\$70,000</b>	\$72,240	\$74,552	\$76,937	\$79,399	\$81,940
<b>\$80,000</b>	\$82,560	\$85,202	\$87,928	\$90,742	\$93,646
<b>\$90,000</b>	\$92,880	\$95,852	\$98,919	\$102,085	\$105,352
<b>\$100,000</b>	\$103,200	\$106,502	\$109,910	\$113,428	\$117,057

**Minimum Premium:** Qualified \$5,000 Non-Qualified: \$10,000

The amounts on this chart do not reflect surrender charges or taxes assessed on distributions. Taxable distributions and/or those subject to surrender charges decrease the amount. Distributions taken from an annuity contract prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, generally all withdrawals are treated as distributions of gain.

In order to receive these same returns in a taxable vehicle (CDs, savings accounts, etc.) you would need to earn:

**4.44%**  
annually for five years!<sup>3</sup>

<sup>1</sup>Values assume no withdrawals. <sup>2</sup>Rate current as of July 29, 2020. <sup>3</sup>Assuming a 28% income tax bracket. Products reflected in this example are taxed annually. Platinum Assure 5 is tax deferred. Please consult a tax professional or financial advisor on the impact of annual taxes or deferment on the actual earned rate.

Rates are subject to frequent change, please check with your agent for current rates. Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Tax information is subject to interpretation of current tax laws. Please consult a qualified, professional legal or tax advisor regarding the information and concepts contained in this material. Americo Financial Life and Annuity Insurance Company is authorized to do business in all states and the District of Columbia, except NY. Products are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states or for all periods. Certain restrictions apply. Consult policy and riders for all limitations and exclusions.